

Enrollment Form for TIAA and CREF Group Supplemental Retirement Annuity (GSRA) Certificates Teachers Insurance and Annuity Association of America College Retirement Equities Fund New York, NY

Please type or print in black or dark blue ink and provide all information requested.

1. Your Personal Information

Last Name				First Name				Middle Name			
<input type="text"/>				<input type="text"/>				<input type="text"/>			
Social Security Number				Date of Birth (mm-dd-yyyy)				Gender <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.			
<input type="text"/>				<input type="text"/>				<input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> Dr. <input type="checkbox"/> Other _____			
Daytime Telephone Number				Extension				Evening Telephone Number			
<input type="text"/>				<input type="text"/>				<input type="text"/>			
Residence Address (No P.O. Boxes)				City				State		Zip Code	
<input type="text"/>				<input type="text"/>				<input type="text"/>		<input type="text"/>	
Mailing Address, if different				City				State		Zip Code	
<input type="text"/>				<input type="text"/>				<input type="text"/>		<input type="text"/>	
E-mail Address						Spouse's Name					
<input type="text"/>						<input type="text"/>					
Employer				Job Title/Position				Campus/Branch			
<input type="text"/>				<input type="text"/>				<input type="text"/>			

2. Your Allocation of Contributions — Choose Option A OR Option B

Option A — Create your own allocation. (Use whole numbers only.)

Guaranteed	Money Market	Fixed Income		Equities & Fixed	Real Estate	Equities					
TIAA Traditional	CREF Money Market	CREF Inflation-Linked Bond	CREF Bond Market	CREF Social Choice	TIAA Real Estate	CREF Stock	CREF Equity Index	CREF Global Equities	CREF Growth		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
%	%	%	%	%	%	%	%	%	%	%	= 100%

OR

Option B — Select an allocation from our sample portfolios. These are examples and not recommendations. Your allocation should reflect your personal goals and investment preferences.

☐ **Conservative**

- 50% TIAA Traditional
- 10% CREF Inflation-Linked Bond
- 10% TIAA Real Estate
- 30% CREF Stock

☐ **Moderately Conservative**

- 30% TIAA Traditional
- 10% CREF Inflation-Linked Bond
- 10% TIAA Real Estate
- 50% CREF Stock

☐ **Moderately Aggressive**

- 15% TIAA Traditional
- 10% CREF Bond Market
- 15% TIAA Real Estate
- 60% CREF Stock

☐ **Aggressive**

- 10% TIAA Traditional
- 15% TIAA Real Estate
- 75% CREF Stock

3. Your Beneficiary(ies)

Name(s) of Primary Beneficiary(ies)	Relationship to You	Date of Birth	Social Security Number (If unavailable, provide later)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name(s) of Contingent Beneficiary(ies)	Relationship to You	Date of Birth	Social Security Number (If unavailable, provide later)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. ► **Existing Contracts**
 Will these annuity certificates replace an existing life insurance policy from another company? ☐ Yes ☐ No
 From what company? _____
 Contract Number _____

5. ► **Your Agreement and Signature**
 All premiums must be remitted under the terms of your employer's tax-deferred annuity plan. Under federal law, distributions before age 59½ or before termination of employment may be prohibited, limited, and/or subject to substantial tax penalties. These certificates cannot be assigned.
 Your ability to take loans and make transfers and withdrawals may be limited by the terms of your employer's plan. Loans are not available from the TIAA Real Estate Account or from the CREF accounts. Cash withdrawals and transfers from the TIAA Traditional Annuity are not currently subject to a surrender charge. If such a charge is imposed in the future, you would receive three months' advance notice, and the charge would only apply to subsequently remitted premiums.
 CREF and TIAA Real Estate account accumulations and benefit payments are *variable* and *not guaranteed*; they depend on the investment performance of these accounts.
 Under ERISA, each certificate gives your spouse the right to an annuity worth 50% of the value of your accumulations at the date of your death. Your spouse must consent below to any beneficiary designation that doesn't meet this requirement.
I have read and understood all provisions of this enrollment form. I have received a current CREF prospectus and a current Real Estate Account prospectus.
 Signed _____ Date _____

6. ► **For Use by TIAA-CREF Representative if appropriate**
 To the best of my knowledge and belief, the applicant is or may be replacing an existing life insurance policy. ☐ Yes ☐ No
 Agent's Signature _____
 Agent's Printed Name _____ Date _____

7. ► **Waiver of Spouse's Right to Preretirement Death Benefits**
 If you have waived your spouse's right to a preretirement survivor death benefit under ERISA by naming *other* primary beneficiaries for more than 50% of any death benefit, your spouse must consent to the waiver.
Consent by Spouse (Must Be Witnessed)
 With this consent I am voluntarily and irrevocably *giving up my right* to a qualified preretirement survivor death benefit under ERISA. I recognize that any preretirement death benefit payable under these certificates will be paid to the beneficiaries as specified above.
 Signed (Spouse) _____ Soc. Sec. No. _____ Date _____
 Notary or Plan Representative _____ Date _____

If you would like to receive CREF's Statement of Additional Information, which supplements the CREF prospectus, check here. ☐

The TIAA Real Estate and CREF variable annuities are distributed by TIAA-CREF Individual & Institutional Services, Inc. This form must be accompanied or preceded by current TIAA Real Estate and CREF prospectuses. For additional copies, call 877 518-9161. You can also read or download our prospectuses on our Web Center at www.tiaa-cref.org. Please read them carefully before investing or sending money.



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